

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael J Perrins
Nichole Cunningham
Debtors

Case No. 17-01048-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 35

Date Rcvd: Jul 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2017.

db/jdb
4897047 +Michael J Perrins, Nichole Cunningham, 136 E. RIDGE ST, Nanticoke, PA 18634-2813
4897052 +ANN DOYLE, ESQ, 2041 SPRINGWOOD RD, York, PA 17403-4836
4897057 CITI CARDS, PO BOX 9001037, Louisville, KY 40290-1037
4897058 ERC, PO BOX 23870, Jacksonville, FL 32241-3870
4897059 FINGERHUT, PO BOX 166, Newark, NJ 07101-0166
4897060 +GC SERVICES, PO BOX 930824, Wixom, MI 48393-0824
4897063 HOME DEPOT, PO BOX 9001010, Louisville, KY 40290-1010
4897066 +LENDMARK FINANCIAL, 120 EAST END CENTER, Wilkes Barre, PA 18702-6969
4897067 +M.C.M., 2365 NORTHSIDE DR., STE. 300, San Diego, CA 92108-2709
4897069 +MACYS, PO BOX 9001094, Louisville, KY 40290-1094
4897070 +MIDLAND FUNDING, 2365 NORTHSIDE DR., STE 30, San Diego, CA 92108-2709
4897071 +MLA LAW OFFICE, 3450 S. HALSTEAD ST., STE 209, Chicago, IL 60608-6869
4897165 P.H.E.A.A., 1200 NO. 7TH ST, Harrisburg, PA 17102-1444
4897073 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4897075 PRESSLER AND PRESSLER, 7 ENTIN RD, Parsippany, NJ 07054-5020
4897080 +R.L.G., 409 LACKAWANNA AVE, STE 320, Scranton, PA 18503-2062
4897082 THE CHILDRENS PLACE, PO BOX 659820, San Antonio, TX 78265-9120
+WELLS FARGO HOME MORTGAGE, PO BOX 14506, Des Moines, IA 50306-3506

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4897046 EDI: ALLIANCEONE.COM Jul 03 2017 18:58:00 ALLIANCE ONE, PO BOX 3111,
Southeastern, PA 19398-3111
4897048 +EDI: ARSN.COM Jul 03 2017 18:58:00 ARS NATIONAL, PO BOX 469100,
Escondido, CA 92046-9100
4897051 EDI: CAPITALONE.COM Jul 03 2017 18:58:00 CAPITAL ONE, PO BOX 71083,
Charlotte, NC 28272-1083
4897053 +EDI: WFNBN.COM Jul 03 2017 18:58:00 COMENITY BANK, PO BOX 182120,
Columbus, OH 43218-2120
4897055 +EDI: CONVERGENT.COM Jul 03 2017 18:58:00 CONVERGENT OUTSOURCING, 800 SW. 39TH ST,
Renton, WA 98057-4975
4897056 +EDI: RCSFNBMARIN.COM Jul 03 2017 18:58:00 CREDIT ONE BANK, PO BOX 98872,
Las Vegas, NV 89193-8872
4897061 EDI: RMSC.COM Jul 03 2017 18:58:00 J.C. PENNY, PO BOX 960090, Orlando, FL 32896-0090
4897062 +EDI: CBSKOHL.COM Jul 03 2017 18:58:00 KOHL'S, PO BOX 3084, Milwaukee, WI 53201-3084
4897064 EDI: RMSC.COM Jul 03 2017 18:58:00 LOWES, PO BOX 530914, Atlanta, GA 30353-0914
4897065 +EDI: RESURGENT.COM Jul 03 2017 18:58:00 LVNV FUNDING, PO BOX 10497,
Greenville, SC 29603-0497
4897072 EDI: PRA.COM Jul 03 2017 18:58:00 PORTFOLIO RECOVERY, PO BOX 12914, Norfolk, VA 23541
4897074 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 03 2017 18:53:40 QUICKEN LOLANS,
1050 WOODWARD AVE, Detroit, MI 48226-1906
4897076 EDI: RMSC.COM Jul 03 2017 18:58:00 SAMS CLUB, PO BOX 965046, Orlando, FL 32896-5046
4897078 EDI: AISTMBL.COM Jul 03 2017 18:58:00 T-MOBILE, PO BOX 629025,
El Dorado Hills, CA 95762
4897079 EDI: WTRRNBNBANK.COM Jul 03 2017 18:58:00 TARGET, PO BOX 660170, Dallas, TX 75266-0170
4897081 EDI: WFFC.COM Jul 03 2017 18:58:00 WELLS FARGO CARD SERVICES, PO BOX 5284,
Carol Stream, IL 60197-5284
4897084 +E-mail/Text: WFB.Bankruptcy@cabelas.com Jul 03 2017 18:53:52 WORLD'S FOREMOST BANK,
4800 NW 1ST ST, STE 300, LINCOLN, NE 68521-4463

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4897044 A.E.S
4897045 ACCEPTANCE NOW
4897049 BARCLAYS BANK
4897050 CABELLAS
4897054 COMMUNITY BANK
4897068 MEDICAL DATA
4897077 STONEBERRY
4897083 WILKES BARRE F.C.U.
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 8, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2017 at the address(es) listed below:

Carol Weiss Baltimore on behalf of Joint Debtor Nichole Cunningham bandicot6@aol.com
Carol Weiss Baltimore on behalf of Debtor Michael J Perrins bandicot6@aol.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Jill M. Spott on behalf of Trustee Robert P. Sheils, Jr (Trustee) jspottesq@sheilslaw.com,
psheldon@sheilslaw.com
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,
rmcdonald@sheilslaw.com;PA41@ecfcbis.com;psheldon@sheilslaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 Michael J Perrins
First Name Middle Name Last Name

Debtor 2 Nichole Cunningham
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4948**

EIN ---

Social Security number or ITIN **xxx-xx-9152**

EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-01048-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael J Perrins

Nichole Cunningham

**By the
court:**July 3, 2017Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.